

Financial Services I

Course Description: This course is designed for 11th and 12th grade students interested in pursuing a career in the financial institution field. It involves operation of a student financial center in cooperation with a sponsoring bank, which provides application of banking and financial procedures and concepts. Leadership development will be provided through FBLA and/or DECA. (This course is cross referenced with Marketing)
SUGGESTED PREREQUISITE: One Business Or Marketing credit and Special Permission of the Instructor

Content/Process

Students will:

1. develop and manage a student financial center through the sponsorship of a local bank.
2. research career opportunities in financial services.
3. demonstrate financial activities of a student financial center including preparing, maintaining, and analyzing financial statements.
4. apply communication skills and demonstrate appropriate customer/employee and employee/employer interactions/relations.
5. define basic banking terminology and develop an understanding of how banks function within the U.S. economy.
6. demonstrate and understanding the importance of marketing skills when operating a student financial center.
7. produce documents integrating current word processing, database and spreadsheet applications.
8. understand the functions of the Federal Reserve System and the role of FDIC.
9. practice safety and security procedures when operating the student financial center.
10. perform a variety of banking operations (e.g., operating a teller station, reconcile accounts with statements, prepare cash in and cash out tickets, process cash and checks for deposit, process loan applications, and accept loan payments).
11. develop an employment portfolio (resume, letters of reference, etc.) and demonstrate job interview techniques.
12. define examples of credit used by consumers, businesses, and government.
13. apply math and communication skills within the technical content.
14. develop standards and policies for extending credit and making collections.
15. discuss relationship between retailers and financial services (in-store banks, ATMs, credit cards, financing/layaway, etc.).
16. utilize activities of FBLA and/or DECA as an integral component of course content and leadership development.
17. demonstrate employability and social skills relative to the career cluster.
18. Utilize available technology in the daily operation of the financial center

Connections

- Kentucky Occupational Skill Standards
- Secretary's Commission on Achieving Necessary Skills (SCANS)
- State Standards ELA and Math
- National Business Education Standards
- MBA Research

Course Title	Financial Services I	Grade Levels	11-12	Credit Value	1.0
Description	This course is designed for 11th and 12 grade students interested in pursuing a career in the financial institution field. It involves operation of a student financial center in cooperation with a sponsoring bank, which provides application of banking and financial procedures and concepts. Leadership development will be provided through FBLA and/or DECA.				
Prerequisites	One Business or Marketing credit Instructor Approval				
Resources	Financial Services Curriculum CTE, Virtual Business - Personal Finance, Foundations In Personal Finance (Dave Ramsey), Financing Your Future - Citi DVD, ABC's of Credit - sponsored by Citi, Managing Your Personal Finance (Joan S. Ryan 6th Edition), Banking Systems - second edition(South Western Publishers)				
Unit Title	<u>Employability</u>				

Technical Content

- 2. Research career opportunities in financial services.
- 11. Develop an employment portfolio (resume, letters of reference, etc.) and demonstrate job interview techniques.
- 17. Demonstrate employability and social skills relative to the career cluster.
- 4. Apply communication skills and demonstrate appropriate customer/employee and employee/employer interactions/relations.
- 13. Apply math and communication skills within the technical content.
- 16. Utilize activities of FBLA and/or DECA as an integral component of course content and leadership development.

National Standards

NBEA-Career Strategy- Achievement Standard: Apply knowledge gained from individual assessment to a comprehensive set of goals and an individual career plan.

NBEA- Workplace Expectations- Achievement Standard: Relate the importance of workplace expectations to career development.

NBEA- Self-Awareness- Achievement Standard: Assess personal skills, abilities, and aptitudes and personal strengths and weaknesses as they relate to career exploration and development.

MBA - Instructional Area: Knowledge and Skill Statement: Understands concepts, tools, and strategies used to explore, obtain, and develop in a business finance career.

MBA - Instructional Area: Knowledge and Skill Statement: Understands concepts, tools, and strategies used to explore, obtain, and develop in a banking services career.

KY Academic Standards (Big Idea)

Career Awareness, Exploration, Planning - Vocational Studies

Career awareness, exploration and planning gives students the opportunity to discover the various career areas that exist and introduce them to the realities involved with the workplace. Many factors need to be considered when selecting a career path and preparing for employment. Career awareness, exploration and planning will enable students to recognize the value of education, learn how to plan for careers and integrate academic subjects.

Communication/Technology - Vocational Studies

Special communication and technology skills are needed for success in schooling and in the workplace. Students will be able to express information and ideas using a variety of technologies in various ways.

Consumer Decisions - Vocational Studies

Individual and families need to make consumer decisions due to the numerous products/services on the market, multiple advertising techniques, and the need to make responsible financial management decisions. Accessing and assessing consumer information, comparing and evaluating products and services, provides basis for making effective consumer decisions. Consumer decisions influence the use of resources and the impact they have on the community and environment.

Employability Skills - Vocational Studies

Employability skills will focus on student’s competencies with their work habits and academic/technical skills that will impact an individual’s success in school and workplace. School-to-work transition skills will help students develop interpersonal skills and positive work habits.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one’s lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

English/Language Arts Standards

CC.11-12.L.1 Conventions of Standard English: Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

CC.11-12.L.2 Conventions of Standard English: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

CC.11-12.L.3 Knowledge of Language: Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.

CC.11-12.L.6 Vocabulary Acquisition and Use: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.

CC.11-12.R.L.4 Craft and Structure: Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the impact of specific word choices on meaning and tone, including words with multiple meanings or language that is particularly fresh, engaging, or beautiful. (Include Shakespeare as well as other authors.)

CC.11-12.SL.2 Comprehension and Collaboration: Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

CC.11-12.SL.4 Presentation of Knowledge and Ideas: Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range or formal and informal tasks.

CC.11-12.SL.5 Presentation of Knowledge and Ideas: Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.

CC.11-12.W.1 Text Types and Purposes: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.

CC.11-12.W.2 Text Types and Purposes: Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.

CC.11-12.W.5 Production and Distribution of Writing: Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience. (Editing for conventions should demonstrate command of Language standards 1–3 up to and including grades 11-12 on page 55.)

CC.11-12.W.7 Research to Build and Present Knowledge: Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.

CC.11-12.W.8 Research to Build and Present Knowledge: Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.

CC.11-12.W.9 Research to Build and Present Knowledge: Draw evidence from literary or informational texts to support analysis, reflection, and research.

Technical Literacy Standards

CCSS.ELA-Literacy.RST.11-12.2 Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.

CCSS.ELA-Literacy.RST.11-12.3 Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.

CCSS.ELA-Literacy.RST.11-12.4 Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11–12 texts and topics.

CCSS.ELA-Literacy.RST.11-12.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.

CCSS.ELA-Literacy.RST.11-12.8 Evaluate the hypotheses, data, analysis, and conclusions in a science or technical text, verifying the data when possible and corroborating or challenging conclusions with other sources of information.

CCSS.ELA-Literacy.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.

CCSS.ELA-Literacy.WHST.11-12.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.

CCSS.ELA-Literacy.WHST.11-12.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.

CCSS.ELA-Literacy.WHST.11-12.9 Draw evidence from informational texts to support analysis, reflection, and research.

CCSS.ELA-Literacy.WHST.11-12.10 Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.

CCSS.ELA-Literacy.SL.11-12.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.

CCSS.ELA-Literacy.SL.11-12.2 Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

CCSS.ELA-Literacy.RI.11-12.7 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

CCSS.ELA-Literacy.L.11-12.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

CCSS.ELA-Literacy.L.11-12.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

Mathematics Standards

CC.9-12.F.IF.6 Calculate and interpret the average rate of change of a function (presented symbolically or as a table) over a specified interval. Estimate the rate of change from a graph.*

CC.9-12.F.BF.1 Write a function that describes a relationship between two quantities.*

CC.9-12.S.ID.9 Distinguish between correlation and causation.*

CC.9-12.S.IC.6 Evaluate reports based on data.*

CC.9-12.S.MD.5 (+) Weigh the possible outcomes of a decision by assigning probabilities to payoff values and finding expected values.*

21st Century Skills and Knowledge

- Collaboration
- Communication
- Creativity and Innovation
- Critical Thinking and Problem Solving
- Financial, Economic, Business and Entrepreneurial Literacy
- Flexibility and Adaptability
- ICT (Information, Communications, and Technology) Literacy
- Initiative and Self-Direction
- Leadership and Responsibility
- Life and Career Skills
- Productivity and Accountability

KOSSA Standards

- 2003.OC.2 Demonstrate proficient speed and accuracy in use of keyboard
- 2003.AB.5 Demonstrate competence in organizing, writing, and editing using correct vocabulary, spelling, grammar, punctuation
- 2003.AG.1 Use technology appropriately to enhance professional presentations
- 2003.EC.1 Demonstrate appropriate dress and hygiene in the workplace
- 2003.EC.3 Demonstrate polite and respectful behavior toward others
- 2003.EK.1 Recognize the importance of maintaining a job and pursuing a career
- 2003.EK.2 Define jobs associated with a specific career path or profession
- 2003.EK.3 Identify and seek various job opportunities (e.g., volunteerism, internships, co-op, part-time/full-time employment)
- 2003.EK.4 Prepare a resume, letter of application, and job application
- 2003.EK.5 Prepare for a job interview (e.g., research company, highlight personal strengths, prepare questions, set-up a mock interview, dress appropriately)
- 2003.EK.6 Participate in a job interview

<u>Learning Targets</u>	<u>Sample Learner Activities - Click in the box to go to Activities</u>
A. Research available career opportunities in the Finance Career Cluster.	A1. Students will research a specific career and based on their findings will utilize technology to create/design (brochure, flyer, report, job posting) on this career. A2. Utilize guest speakers from various financial institutions to discuss various career opportunities. A3. Students will utilize their ILP resources (Petersons.com) to research a financial career create and map/identify the educational path they will need to follow in order to be qualified for the specific career they are researching. A4. Students will create/design a PowerPoint to present their findings to the class.
B. Create a Career Portfolio.	B1. Create a Personal Data Sheet. Student identify and list their skills, accomplishments/awards, volunteer experiences, leadership roles, etc. B2. Create a Resume (rough draft, final draft). B3. Create a Letter of Application (rough draft, final draft). B4. Complete a Job Application (rough draft, final draft). B5. Complete a Follow-up Letter (rough draft, final draft).
C. Recognize Employability Soft Skills.	C1. Students participate in a Mock Interview with both internal (teachers, administrators, peers) and external (bankers, financial analysts, human resource personnel) audience members C2. Students will create a Poster, PowerPoint, or Brochure that demonstrates both proper and improper Phone Etiquette, Confidential Policies, Customers Services and Interview Do's and Dont's.

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Unit Title	<u>Bank Services</u>				

Technical Content

- 5. Define basic banking terminology and develop an understanding of how banks function within the U.S. economy.
- 8. Understand the functions of the Federal Reserve System and the role of FDIC.
- 14. Develop standards and policies for extending credit and making collections.
- 12. Define examples of credit used by consumers, businesses, and government.

National Standards

NBEA- Banking and Financial Institutions- Achievement Standard: Evaluate services provided by financial deposit institutions to transfer funds.
MBA - Instructional Area: Knowledge and Skill Statement: Understands tools, strategies, and systems used to maintain, monitor, control, and plan the use of financial resources.
MBA - Instructional Area: Knowledge and Skill Statement: Understands the techniques and strategies used to foster positive, ongoing relationships with customers.

KY Academic Standards (Big Idea)

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Mathematics Standards

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- CC.9-12.S.ID.9 Distinguish between correlation and causation.*
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21st Century Skills and Knowledge

- Collaboration
- Communication
- Creativity and Innovation
- Critical Thinking and Problem Solving
- Financial, Economic, Business and Entrepreneurial Literacy
- Flexibility and Adaptability
- ICT (Information, Communications, and Technology) Literacy
- Initiative and Self-Direction
- Leadership and Responsibility
- Life and Career Skills
- Productivity and Accountability

KOSSA Standards

- 2003.AB.1 Locate and interpret written information
- 2003.AB.2 Read and interpret workplace documents
- 2003.EJ.1 Define profit and evaluate the cost of conducting business
- 2003.EJ.2 Identify "big picture" issues in conducting business
- 2003.EJ.3 Identify role in fulfilling the mission of the workplace
- 2003.EL.1 Acquire current and emerging industry-related information
- 2003.OB.1 Define credit and credit terms
- 2003.OB.2 Complete credit forms and applications
- 2003.OB.3 Possess general knowledge of the following: checking, savings, loans, certificates of deposit, investments, IRAs, customer services, trust services, ATMs, credit/debit card
- 2003.OB.4 Understand the Federal Reserve System
- 2003.OB.5 Understand the role of FDIC
- 2003.OB.6 Describe the check clearing system

<u>Learning Targets</u>	<u>Sample Learner Activities</u> - Click in the box to go to Activities
A. Define basic banking terminology.	A1. Utilize Banking Systems textbook Chapter 1. A2. Students will create a Frayer Model for Banking terms.
B. Develop an understanding of how banks function.	B1. Utilize Banking Systems textbook Chapter 2. B2. Students will reconcile a Check Register monthly.
C. Demonstrate an understanding of the role of the Federal Reserve System.	C1. Utilize Banking Systems textbook Chapter 3. C2. Students view the video "The Fed Today".
D. Analyze basic standards and policies in banking.	D1. 4 C's of Banking. D2. Students will review local bank procedure and policy documents.
E. Define and identify examples of credit.	E1. Students will research various types of credit cards. Students will compare/contrast aspects of each card they research. Students will create a PowerPoint to present their findings to the class. E2. Students will watch the Dave Ramsey Chapter 4 DVD and complete the worksheet assignments. E3. Students will watch the Citi DVD, ABC's of Credit - sponsored by Citi, Managing Your Personal Finance and will complete an assessment over what they viewed.

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Unit Title	<u>Bank Operations</u>				

Technical Content

- 1. Develop and manage a student financial center through the sponsorship of a local bank.
- 3. Demonstrate financial activities of a student financial center including preparing, maintaining, and analyzing financial statements.
- 4. Apply communication skills and demonstrate appropriate customer/employee and employee/employer interactions/relations.
- 6. Demonstrate and understanding the importance of marketing skills when operating a student financial center.
- 7. Produce documents integrating current word processing, database and spreadsheet applications.
- 9. Practice safety and security procedures when operating the student financial center.
- 10. Perform a variety of banking operations (e.g., operating a teller station, reconcile accounts with statements, prepare cash in and cash out tickets, process cash and checks for deposit, process loan applications, and accept loan payments).
- 14. Develop standards and policies for extending credit and making collections.
- 16. Utilize activities of FBLA and/or DECA as an integral component of course content and leadership development.
- 18. Utilize available technology in the daily operation of the financial center

National Standards

NBEA- Financial Reports- Achievement Standard: Develop an understanding and working knowledge of an annual report and financial statements.

NBEA- Foundations of Marketing- Achievement Standard: Recognize the customer-oriented nature of marketing and analyze the impact of marketing activities on the individual, business, and society.

MBA - Instructional Area: Knowledge and Skill Statement: Understands tools, strategies, and systems needed to access, process, maintain, evaluate, and disseminate financial information to assist business decision-making.

MBA - Instructional Area: Knowledge and Skill Statement: Understands business’s responsibility to know, abide by, and enforce laws and regulations that affect business operations and transactions.

MBA - Instructional Area: Knowledge and Skill Statement: Understands the processes and systems implemented to monitor, plan, and control the day-to-day activities required for continued business functioning.

KY Academic Standards (Big Idea)

Career Awareness, Exploration, Planning - Vocational Studies

Career awareness, exploration and planning gives students the opportunity to discover the various career areas that exist and introduce them to the realities involved with the workplace. Many factors need to be considered when selecting a career path and preparing for employment. Career awareness, exploration and planning will enable students to recognize the value of education, learn how to plan for careers and integrate academic subjects.

Communication/Technology - Vocational Studies

Special communication and technology skills are needed for success in schooling and in the workplace. Students will be able to express information and ideas using a variety of technologies in various ways.

Employability Skills - Vocational Studies

Employability skills will focus on student’s competencies with their work habits and academic/technical skills that will impact an individual’s success in school and workplace. School-to-work transition skills will help students develop interpersonal skills and positive work habits.

Financial Literacy - Vocational Studies

Financial literacy provides knowledge so that students are responsible for their personal economic well-being. As consumers, individuals need economic knowledge as a base for making financial decisions impacting short and long term goals throughout one’s lifetime. Financial literacy will empower students by providing them with the knowledge, skills and awareness needed to establish a foundation for a future of financial responsibility and economic independence.

Information, Communication and Productivity - Technology

Students demonstrate a sound understanding of the nature and operations of technology systems. Students use technology to learn, to communicate, increase productivity and become competent users of technology. Students manage and create effective oral, written and multimedia communication in a variety of forms and contexts.

English/Language Arts Standards

- CC.11-12.L.1 Conventions of Standard English: Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.
- CC.11-12.L.2 Conventions of Standard English: Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.
- CC.11-12.L.3 Knowledge of Language: Apply knowledge of language to understand how language functions in different contexts, to make effective choices for meaning or style, and to comprehend more fully when reading or listening.
- CC.11-12.L.6 Vocabulary Acquisition and Use: Acquire and use accurately general academic and domain-specific words and phrases, sufficient for reading, writing, speaking, and listening at the college and career readiness level; demonstrate independence in gathering vocabulary knowledge when considering a word or phrase important to comprehension or expression.
- CC.11-12.R.L.4 Craft and Structure: Determine the meaning of words and phrases as they are used in the text, including figurative and connotative meanings; analyze the impact of specific word choices on meaning and tone, including words with multiple meanings or language that is particularly fresh, engaging, or beautiful. (Include Shakespeare as well as other authors.)
- CC.11-12.SL.4 Presentation of Knowledge and Ideas: Present information, findings, and supporting evidence, conveying a clear and distinct perspective, such that listeners can follow the line of reasoning, alternative or opposing perspectives are addressed, and the organization, development, substance, and style are appropriate to purpose, audience, and a range or formal and informal tasks.
- CC.11-12.SL.5 Presentation of Knowledge and Ideas: Make strategic use of digital media (e.g., textual, graphical, audio, visual, and interactive elements) in presentations to enhance understanding of findings, reasoning, and evidence and to add interest.
- CC.11-12.W.1 Text Types and Purposes: Write arguments to support claims in an analysis of substantive topics or texts, using valid reasoning and relevant and sufficient evidence.
- CC.11-12.W.2 Text Types and Purposes: Write informative/explanatory texts to examine and convey complex ideas, concepts, and information clearly and accurately through the effective selection, organization, and analysis of content.
- CC.5.W.5 Production and Distribution of Writing: With guidance and support from peers and adults, develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach.(Editing for conventions should demonstrate command of Language standards 1–3up to and including grade 5 on page 29.)
- CC.11-12.W.7 Research to Build and Present Knowledge: Conduct short as well as more sustained research projects to answer a question (including a self-generated question) or solve a problem; narrow or broaden the inquiry when appropriate; synthesize multiple sources on the subject, demonstrating understanding of the subject under investigation.
- CC.11-12.W.8 Research to Build and Present Knowledge: Gather relevant information from multiple authoritative print and digital sources, using advanced searches effectively; assess the strengths and limitations of each source in terms of the task, purpose, and audience; integrate information into the text selectively to maintain the flow of ideas, avoiding plagiarism and overreliance on any one source and following a standard format for citation.
- CC.11-12.W.9 Research to Build and Present Knowledge: Draw evidence form literary or informational texts to support analysis, reflection, and research.

Technical Literacy Standards

- CCSS.ELA-Literacy.RST.11-12.2 Determine the central ideas or conclusions of a text; summarize complex concepts, processes, or information presented in a text by paraphrasing them in simpler but still accurate terms.
- CCSS.ELA-Literacy.RST.11-12.3 Follow precisely a complex multistep procedure when carrying out experiments, taking measurements, or performing technical tasks; analyze the specific results based on explanations in the text.
- CCSS.ELA-Literacy.RST.11-12.4 Determine the meaning of symbols, key terms, and other domain-specific words and phrases as they are used in a specific scientific or technical context relevant to grades 11–12 texts and topics.
- CCSS.ELA-Literacy.RST.11-12.7 Integrate and evaluate multiple sources of information presented in diverse formats and media (e.g., quantitative data, video, multimedia) in order to address a question or solve a problem.
- CCSS.ELA-Literacy.RST.11-12.8 Evaluate the hypotheses, data, analysis, and conclusions in a science or technical text, verifying the data when possible and corroborating or challenging conclusions with other sources of information.
- CCSS.ELA-Literacy.WHST.11-12.4 Produce clear and coherent writing in which the development, organization, and style are appropriate to task, purpose, and audience.
- CCSS.ELA-Literacy.WHST.11-12.5 Develop and strengthen writing as needed by planning, revising, editing, rewriting, or trying a new approach, focusing on addressing what is most significant for a specific purpose and audience.
- CCSS.ELA-Literacy.WHST.11-12.6 Use technology, including the Internet, to produce, publish, and update individual or shared writing products in response to ongoing feedback, including new arguments or information.
- CCSS.ELA-Literacy.WHST.11-12.9 Draw evidence from informational texts to support analysis, reflection, and research.
- CCSS.ELA-Literacy.WHST.11-12.10 Write routinely over extended time frames (time for reflection and revision) and shorter time frames (a single sitting or a day or two) for a range of discipline-specific tasks, purposes, and audiences.
- CCSS.ELA-Literacy.SL.11-12.1 Initiate and participate effectively in a range of collaborative discussions (one-on-one, in groups, and teacher-led) with diverse partners on grades 11–12 topics, texts, and issues, building on others’ ideas and expressing their own clearly and persuasively.
- CCSS.ELA-Literacy.SL.11-12.2 Integrate multiple sources of information presented in diverse formats and media (e.g., visually, quantitatively, orally) in order to make informed decisions and solve problems, evaluating the credibility and accuracy of each source and noting any discrepancies among the data.

CCSS.ELA-Literacy.RI.11-12.7 Integrate and evaluate multiple sources of information presented in different media or formats (e.g., visually, quantitatively) as well as in words in order to address a question or solve a problem.

CCSS.ELA-Literacy.L.11-12.1 Demonstrate command of the conventions of standard English grammar and usage when writing or speaking.

CCSS.ELA-Literacy.L.11-12.2 Demonstrate command of the conventions of standard English capitalization, punctuation, and spelling when writing.

Mathematics Standards

CC.9-12.F.BF.1 Write a function that describes a relationship between two quantities.*

CC.9-12.F.IF.6 Calculate and interpret the average rate of change of a function (presented symbolically or as a table) over a specified interval. Estimate the rate of change from a graph.*

CC.9-12.S.ID.9 Distinguish between correlation and causation.*

CC.9-12.S.IC.6 Evaluate reports based on data.*

CC.9-12.S.MD.5 (+) Weigh the possible outcomes of a decision by assigning probabilities to payoff values and finding expected values.*

21st Century Skills and Knowledge

- Collaboration
- Communication
- Creativity and Innovation
- Critical Thinking and Problem Solving
- Financial, Economic, Business and Entrepreneurial Literacy
- Flexibility and Adaptability
- ICT (Information, Communications, and Technology) Literacy
- Initiative and Self-Direction
- Leadership and Responsibility
- Life and Career Skills
- Productivity and Accountability

KOSSA Standards

- 2003.AD.1 Perform basic and higher level math operations (e.g., addition, subtraction, multiplication, division, decimals, fractions, units of conversion, averaging, percentage, proportion, ratios)
- 2003.AD.2 Solve problems using measurement skills (e.g., distance, weight, area, volume)
- 2003.AE.5 Demonstrate ability to meet financial obligations
- 2003.EA.1 Demonstrate enthusiasm and confidence about work and learning new tasks
- 2003.EA.3 Demonstrate initiative in assuming tasks
- 2003.EA.4 Exhibit dependability in the workplace
- 2003.EA.5 Take and provide direction in the workplace
- 2003.EA.6 Accept responsibility for personal decisions and actions
- 2003.ED.1 Plan and follow a work schedule
- 2003.EF.1 Recognize the characteristics of a team environment and conventional workplace
- 2003.EF.3 Demonstrate effective team skills and evaluate their importance in the workplace (e.g., setting goals, listening, following directions, questioning, dividing work)
- 2003.EJ.1 Define profit and evaluate the cost of conducting business
- 2003.EJ.2 Identify "big picture" issues in conducting business
- 2003.EM.1 Identify the value of new technologies and their impact on driving continuous change and the need for life-long learning
- 2003.EM.2 Research and identify emerging technologies for specific careers
- 2003.OA.1 Understand and apply the accounting equation
- 2003.OA.2 Define general accounting terms
- 2003.OA.3 Document and reconcile results of math calculations
- 2003.OE.1 Develop and utilize cross-selling skills

- 2003.OE.2 Utilize resources available to answer customer questions in person or by telephone
- 2003.OE.3 Greet and assist customers
- 2003.OF.1 Know the importance of securing cash and cash items
- 2003.OF.2 Identify valid currency
- 2003.OF.3 Be attentive and aware of your surroundings
- 2003.OF.4 Understand the importance of audits and regulations
- 2003.OG.1 Sort and count currency and coins by denominations
- 2003.OG.2 Compute simple and compound interest
- 2003.OG.3 Open, close, and reconcile teller stations
- 2003.OG.4 Understand debits and credits
- 2003.OG.5 Verify cash transactions
- 2003.OG.6 Provide customers with their account information
- 2003.OG.7 Reconcile accounts with statements
- 2003.OG.8 Verify interest on accounts
- 2003.OG.9 Prepare customer deposit slips
- 2003.OG.10 Prepare cash in and cash out tickets
- 2003.OG.11 Process cash and checks for deposit
- 2003.OG.12 Process check with cash return for deposit
- 2003.OG.13 Recognize negotiable instruments
- 2003.OG.14 Process savings withdrawal
- 2003.OG.15 Receive loan application
- 2003.OG.16 Process loan requests
- 2003.OG.17 Accept loan payments
- 2003.OG.18 Understand the loan collection process

Learning Targets

- A. Define and understand the responsibilities of the various positions in a financial center.
- B. Prepare and analyze financial statements using available technology.
- C. Create a marketing campaign and explain the benefits to the student financial center.
- D. List and describe safety and security procedures when operating a student financial center.
- E. Utilize leadership opportunities through FBLA/DECA.

Sample Learner Activities - Click in the box to go to Activities

- A1. Students will be given a guideline book (folder) that list and describes all the job titles, job responsibilities, policies and procedures for their financial center.
- A2. Students will be assessed (worksheets, quizzes, test, open response questions) over the material covered within the financial center guideline book (folder).
- A3. Students have the opportunity to shadow experienced financial center students during the school year.
- A1. Students will utilize technology to prepare daily documents (Proof Work, Trial Balance, Income Statement and Balance Sheet).
- A2. Students will utilize technology to prepare monthly documents (Savings/Interest Statements, Income Statement, Balance Statement, and Bar Graph/Pie Chart).
- C1. Students create video message (commercial) to be aired throughout the school on the schools TV channel.
- C2. Students create and design various poster and flyers that highlight the activities and promotions going on in the financial center.
- C3. Students will produce a newsletter that is distributed to account holders on a monthly basis.
- D1. Second year financial center students will create and present a PowerPoint, that is viewed by first year financial center students at the start of the school year.
- D2. Student will participate in a discussion with a guest speaker (bankers, law enforcement agents) over the issues surrounding counterfeiting, identify theft and fraud.
- E1. Students attend Regional and State FBLA/DECA where they compete against their peers in various events.
- E2. Students have the opportunity through FBLA/DECA to run for and hold leadership offices.